

Claims

What is claimed is:

- 1 1. A method of managing deductibles for insurance policies comprising:
2 providing a plurality of interrelated tables;
3 providing a plurality of policy variables for each table;
4 providing a first key reference in one table, the first key reference
5 identifying a first specific group of the variables;
6 matching the first key reference to another table, the first key reference
7 identifying a second specific group of variables and a plurality of additional
8 key references; and
9 matching the plurality of additional key references to a plurality of
10 respective additional tables to determine a deductible for a related policy.

- 1 2. The method as defined in claim 1 further comprising:
2 in the one table, providing a geographical variable, a transaction
3 variable and an effective policy date variable.

- 1 3. The method as defined in claim 2 further comprising:
2 in the another table, providing an old deductible variable and a new
3 deductible variable.

- 1 4. The method as defined in claim 3 further comprising:
2 in one of the additional tables, providing variables distinguishing
3 deductibles available to the policies.

- 1 5. The method as defined in claim 3 further comprising:
2 in another of the additional tables, providing variables identifying
3 movement from an old deductible to a new deductible.
- 1 6. The method as defined in claim 1 wherein the one table controls an initial
2 placement of the first key reference on the another table.
- 1 7. The method as defined in claim 1 wherein the another table controls each
2 variable used to distinguish an old deductible variable from a new deductible
3 variable.
- 1 8. The method as defined in claim 7 wherein the additional tables respectively
2 provide variables distinguishing deductibles available to the policies and
3 identifying movement from an old deductible to a new deductible.
- 1 9. A system for managing deductibles for insurance policies comprising:
2 a plurality of interrelated tables;
3 a plurality of policy variables in each table;
4 the variables in a first table including a geographical variable, a
5 transaction variable and an effective policy date variable;
6 the variables in another table including old deductible variables and
7 new deductible variables;
8 the variables in a further table distinguishing deductibles available to
9 the policies; and
10 the variables in an additional table identifying movement from an old
11 deductible to a new deductible.
- 1 10. The system as defined in claim 9 wherein the first table includes a first key
2 reference.

1 11. The system as defined in claim 10 wherein the first key reference identifies a
2 first specific group of variables.

1 12. The system as defined in claim 11 wherein the first key reference is matched
2 to the another table.

1 13. The system as identified in claim 12 wherein the first key reference identifies
2 a second specific group of variables and a plurality of additional key
3 references.

1 14. The system as identified in claim 13 wherein the plurality of additional key
2 references are matched to a plurality of respective additional tables to
3 determine a deductible for a related policy.

1 15. An information handling system for managing deductibles for insurance
2 policies comprising:
3 a storage device storing a program;
4 a processor coupled to the storage device and operative with the
5 program for processing data in a plurality of interrelated tables;
6 a plurality of policy variables in each table;
7 the variables in a first table including a geographical variable, a
8 transaction variable and an effective policy date variable;
9 the variables in another table including old deductible variables and
10 new deductible variables;
11 the variables in a further table distinguishing deductibles available to
12 the policies; and
13 the variables in an additional table identifying movement from an old
14 deductible to a new deductible.

- 1 16. The system as defined in claim 15 wherein the first table includes a first key
2 reference.
- 1 17. The system as defined in claim 16 wherein the first key reference identifies a
2 first specific group of variables.
- 1 18. The system as defined in claim 17 wherein the first key reference is matched
2 to the another table.
- 1 19. The system as identified in claim 18 wherein the first key reference identifies
2 a second specific group of variables and a plurality of additional key
3 references.
- 1 20. The system as identified in claim 19 wherein the plurality of additional key
2 references are matched to a plurality of respective additional tables to
3 determine a deductible for a related policy.